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U. S. COURTS
AUG 4 - 2004
FILED
U. S. DISTRICT COURT
BOISE, IDAHO

Attorney for Debtor(s)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF IDAHO

In re

YOCUM, KATHERINE L.

Debtor

Case No. 04-01883

ORDER CONFIRMING CHAPTER 13
PLAN AND GRANTING RELATED
MOTIONS

IT HAVING BEEN DETERMINED AFTER NOTICE AND A HEARING THAT:

1. The Chapter 13 Plan and Related Motions comply with the provisions of this chapter and with other applicable provisions of this title;
2. The Chapter 13 Plan and Related Motions have been proposed in good faith and not by any means forbidden by law;
3. The value, as of the effective date of the Chapter 13 Plan and Related Motions, of property to be distributed under the plan on account of each allowed unsecured claim is not less than the amount that would be paid on such claim if the estate of the debtor were liquidated under 11 U.S.C. Chapter 7 on such date;
4. With respect to each allowed secured claim provided for by the plan-
 - a. The holder of such claim has accepted the plan; OR

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b. The plan provides that (i) the holder of such claim retain the lien securing such claim; and (ii) the value, as of the effective date of the plan, of property to be distributed under the plan on account of such claim is not less than the *allowed secured value* of such claim.

5. The Debtor will be able to make all payments under the plan, and to comply with the plan.

NOW THEREFORE, IT IS HEREBY ORDERED THAT:

A. The Chapter 13 Plan is confirmed and Related Motions are granted, incorporating the following:

1. All tax returns having been filed and no moneys owing to the Internal Revenue Service or Idaho State Tax Commission.
2. Canyon Financial shall receive, for their Secured claim \$ 851.84 at Nine (9%) per annum with the first payment commencing with the Third (3) payment made by the debtor in her Chapter 13 Plan.
3. Debtor shall surrender the 2002 Pontiac Grand AM secured to TranSouth Financial Corp. TranSouth Financial Corp shall receive no further payments.
4. Debtor shall surrender her interests in the 1992 Ford Pickup Secured to Ford Motor Credit. Ford Motor Credit shall receive no further payments. The 1992 Ford F150 Pickup is in the possession of her Ex-Husband per the divorce decree.

5. The Chapter 13 Plan shall be funded as follows: Thirty-six (36) months at
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\$200.00 per month and the term of the plan shall be Thirty-six (36) months.

B. The value of collateral securing debts due holders of secured claims is fixed at the

Allowed Secured Values as stated herein:

CREDITOR	DESCRIPTION OF COLLATERAL	ALLOWED SECURED VALUE	RATE OF INTEREST
None			

C. Pursuant to the motion of debtor contained in debtor's plan and 11 U.S.C.

522(f)(1)(A), the judicial liens of the following creditors are avoided.

CREDITOR	DESCRIPTION OF JUDGEMENT LIEN	COUNTY & INSTRUMENT NUMBER
None		

The court finds that the lien sought to be avoided impairs an exemption to which the debtor is entitled as a matter of law.

D. Pursuant to the motion of debtor contained in debtor's plan and 11 U.S.C.

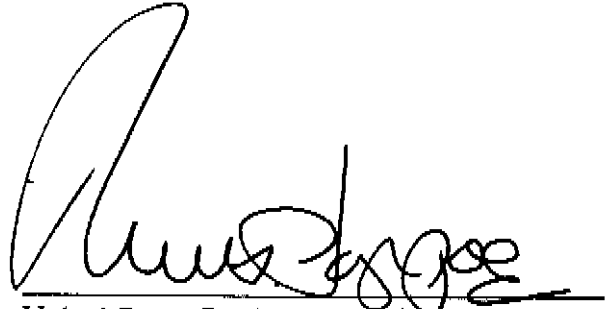
522(f)(1)(B), the non possessory, non purchase money security interests of the following creditors are avoided.

CREDITOR	DESCRIPTION OF EXEMPT PROPERTY
None	

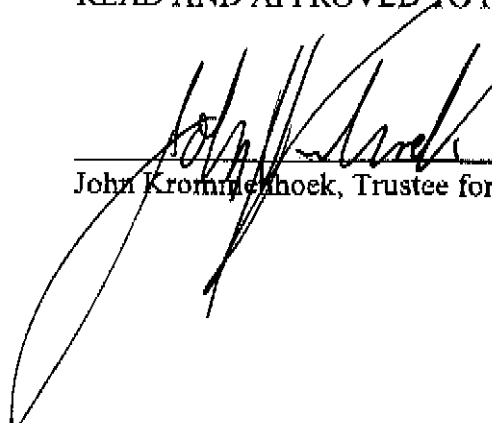
The court finds that the lien sought to be avoided is a non possessory, non purchase money

security interest in debtor's household furnishings and goods, and impairs an exemption to which debtor is entitled as a matter of law.

Dated this 3rd day of ~~July~~ aug., 2004.


United States Bankruptcy Judge

READ AND APPROVED TO FORM AND CONTENT:

 7/30/04
John Krommehoeck, Trustee for Case No.04-01883

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Total notices mailed: 2

Trustee Krommenhoek, John H POB 8358, Boise, ID 83707
Aty King, C Grant 5400 Franklin Rd #J, Boise, ID 83705

I hereby certify that a copy of the attached
document was mailed or hand delivered
to the named persons of this certificate
of mailing.

Dated: 8/4/04
Signed: B. M. A. L.